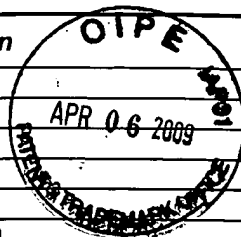


IDS Form PTO/SB/08: Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	09/973,865
				Filing Date	October 11, 2001
				First Named Inventor	John Polk
				Art Unit	3691
				Examiner Name	Hani Kazimi
				Attorney Docket Number	06556.0003-03000
Sheet	1	of	1		



U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS					
Examiner Initials	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

**Note: Submission of copies of U.S. Patents and published U.S. Patent Applications is not required.**

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation <sup>6</sup>

NONPATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation <sup>6</sup>
		KROENER III, William F., Stored Value Cards and Other Electronic Payment Systems, FIL-59-96, August 6, 1996, letter to Chief Executive Officer, (1 p.).	
		Federal Deposit Insurance Corporation - General Counsel's Opinion No. 8; Stored Value Cards and Other Electronic Payment Systems, 61 Federal Register 150, August 2, 1996, pp. 40490-40494, (6 pp.).	
		Federal Deposit Insurance Corporation - Insurability of Funds Underlying Stored Value Cards and Other Nontraditional Access Mechanisms, 73 Federal Register 220, November 13, 2008, pp. 67155-67157, (3 pp.).	
		CASON, Katherine L., Electronic Benefits Transfer: New Strategies for Improving Public Assistance Programs, Southern Rural Development Center Information Brief, No. 6, December 1998, (6 pp.); <a href="http://srdc.msstate.edu/publications/brief6.pdf">http://srdc.msstate.edu/publications/brief6.pdf</a> .	
		Letter to DiNUZZO, Joseph A., Insurance Coverage of Deposits for Which Insured Institution Acts as Fiscal Agent for Department of Treasury in Disbursing Social Security and Other Income to Recipients, FDIC-93-35, June 28, 1993, (2 pp.); <a href="http://www.fdic.gov/regulations/laws/rules/4000-8240.html#tail">www.fdic.gov/regulations/laws/rules/4000-8240.html#tail</a> .	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.